

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorney for debtors, Alain Fatovic and  
Dawn E. Fatovic



Order Filed on June 23, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 17-23056

Chapter: 13

Judge: JKS

In Re:

ALAIN FATOVIC AND DAWN E. FATOVIC

**ORDER ON MOTION FOR AUTHORIZATION  
TO ENTER INTO FINAL LOAN MODIFICATION AGREEMENT  
(CHAPTER 13)**

The relief set forth on the following page is **ORDERED**.

**DATED: June 23, 2022**

  
Honorable John K. Sherwood  
United States Bankruptcy Court

The Court having reviewed the Motion for Authorization to Enter into Final Loan Modification Agreement filed on June 3, 2022, as to the first mortgage concerning real property located at 454 Park Avenue, Fairview, New Jersey 07022, and the Court having considered any objections filed to such motion, it is hereby ORDERED that:

- The debtor is authorized to enter into the final loan modification agreement.
  - 1) The loan modification must be fully executed no later than 14 days from the date of this order. If it is not, the secured creditor, within 14 days thereafter, must file with the Court and serve on the debtor, debtor's attorney, if any, and the standing trustee a Certification indicating why the agreement was not fully executed. A response by the debtor, if any, must be filed and served within 7 days of the filed date of the secured creditor's Certification; and
  - 2) Upon the filing of the Certification required above, and absent a response from the debtor, the standing trustee may disburse to the secured creditor all funds held or reserved relating to its claim. Absent the filing of the Certification within the time frame set forth above, the standing trustee will disburse funds on hand to other creditors pursuant to the provisions of the confirmed Plan and any proof of claim filed in this case with respect to the mortgage is deemed modified and incorporated into the Loan Modification Agreement; and
  - 3) Being that the debtor has successfully completed his Chapter 13 by submitting his 60<sup>th</sup> plan payment on or before June 1, 2022, the debtor need not file a Modified Chapter 13 Plan and Motions, and need not file amended Schedules I and J subsequent to the entry of this Order.
  - 4) Check one:
    - There is no order requiring the debtor to cure post-petition arrears through the Plan; or
    - ☐ Post-petition arrears are capitalized into the loan modification agreement, and the Order filed on \_\_\_\_\_ requiring the Standing Trustee to make payments based on the arrearage is vacated as of the date of this order; or
    - ☐ Post-petition arrears have not been capitalized into the loan modification agreement, and the Standing Trustee will continue to make payments to the secured creditor based on the Order filed on \_\_\_\_\_; and
  - 5) If fees and costs related to loss mitigation/loan modification are sought by the debtor's attorney, an Application for Compensation in compliance with D.N.J. LBR 2016-1 need not be filed as the debtor has already successfully completed his Chapter 13 Plan on or about June 1, 2022.
- ☐ The Motion for Authorization to Enter into Final Loan Modification Agreement is denied.

new.12/17/19

In re:  
Alain Fatovic  
Dawn E Fatovic  
Debtors

Case No. 17-23056-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 23, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Alain Fatovic, Dawn E Fatovic, 454 Park Ave., Fairview, NJ 07022-1137

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor COMMUNITY LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marc G. Alster	

District/off: 0312-2

User: admin

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Date Rcvd: Jun 23, 2022

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor Alain Fatovic malster@alsterlaw.com r59840@notify.bestcase.com

Marc G. Alster

on behalf of Joint Debtor Dawn E Fatovic malster@alsterlaw.com r59840@notify.bestcase.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melissa N. Licker

on behalf of Creditor Bayview Loan Servicing LLC mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor M&amp;T BANK rsolarz@kmlawgroup.com

Rebecca Ann Solarz

on behalf of Creditor COMMUNITY LOAN SERVICING LLC rsolarz@kmlawgroup.com

Rebecca Ann Solarz

on behalf of Creditor M&amp;T Bank rsolarz@kmlawgroup.com

Robert P. Saltzman

on behalf of Creditor M&amp;T Bank dnj@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14